



# ask SHIP

**Q: I got a letter in the mail from my Prescription Drug Plan that my co-pays are going to go up. I already thought they were too high. What can I do?**

**A:** If you receive this orange colored notice, it means:

- Social Security has decided that you automatically qualify again for Extra Help for 2014.
- Your co-payment levels for 2014 are going to increase.

If you are okay with these new copayment levels and want to keep your current plan, you don't need to do anything.

However, if you are not happy with your plan and the increasing copayment levels, you will have the opportunity to choose a new Prescription Drug Plan before your copayments increase.

**Why might your copayment levels change?**

If you have shifted from one of the following categories to another:

- Institutionalized with Medicare and Medicaid

- Get home and community based services
- Have Medicare and Medicaid
- Have Medicare and Medicaid with a change in income level
- Get help from Medicaid paying Medicare Part B premiums (belong to a Medicare Savings Program)
- Get Supplemental Security Income (SSI)

**What are your options now?**

You can switch to a different Part D plan during the Annual Enrollment Period which is October 15-December 7. Your new plan would begin January 1, 2014.

Other notices that you may receive in the mail that could affect your Part D plan coverage are:

**Consistent Poor Performer Notice**

If you receive this notice, it means you are enrolled in a plan that has been identified with fewer than three stars for more than three consecutive years. You might want to consider comparing other plans.

**Reassignment Notice**

If you receive this blue colored notice, your current Prescription Drug Plan premium will be increasing above the regional LIS premium subsidy amount. You will be reassigned to a new Prescription Drug Plan for 2014 unless you join a new plan by December 31.

**How can you choose a new plan?**

Use the Plan Finder tool at [www.medicare.gov/find-a-plan](http://www.medicare.gov/find-a-plan).

This online tool allows you to compare plans side-by-side based on your preferences and prescription needs.

Call SHIP (State Health Insurance Information Program) for help. SHIP has trained counselors throughout the state who can help you sort through your options.

Check the SHIP website for Open Enrollment Events in your area. [www.medicare.in.gov](http://www.medicare.in.gov).

If you have questions about your Part D Plan, Open Enrollment, or anything else related to Medicare contact SHIP for help. Call 1-800-452-4800, or visit [www.medicare.in.gov](http://www.medicare.in.gov). You can also find us on Facebook and Twitter.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. To schedule an appointment with SHIP, call 1-800-452-4800, TTY 1-866-846-0139 or visit [www.Medicare.IN.gov](http://www.Medicare.IN.gov) to find your local site.